

Announcing NEW Voluntary Benefits for 2023



**CHOUEST
GROUP
HEALTH**

Accident Plan

The accident plan pays you based on every procedure you receive as a result of a covered accident. Whether it is a minor injury like a twisted ankle or a major fracture, there will be set amounts paid out for each treatment. You can purchase coverage on yourself, your spouse and your children. Some examples of covered services are shown here. >>

Voluntary Accident Plan Highlights		
Emergency Room	\$200	Physician treatment at ER within 7 days of accident
Major Diagnostic Examination	\$150	For one CT scan, MRI, or EEG completed within 6 months of accident
Dislocation/Fractures	Varies	The benefit varies based on the type of dislocation/fracture and how it is treated. Refer to certificate of coverage for details.
Accident Hospitalization	\$1,000	Hospital admission due to an accident
Ambulance	\$400	Ground ambulance
	\$1,250	Air ambulance
Lacerations	up to \$700	Determined based on size and severity of the laceration
Wellness Benefit	\$50	Per person benefit per year for getting an annual wellness visit

***Additional benefits include, but are not limited to: eye injury, emergency dental work, concussion, coma, major surgery, etc.**

Enrollment Tier	Monthly Deduction
Employee Only	\$8.39
Employee + Spouse	\$16.44
Employee + Child(ren)	\$19.64
Employee + Family	\$23.23

Permanent/Whole Life Plan

Permanent or Whole Life insurance policy is designed to cover you for your entire lifetime (up to age 100), unlike other life policies that are only written for a certain amount of time. Permanent Life policies also build cash value that you can make a loan against or cash out for the value of the policy.

Rates are based on factors such as:
Age
Amount of Coverage
Tobacco/ Nicotine Use

A Call Center Benefits Counselor will supply you with your specific rate.

Permanent/Whole Life Plan	
Maximum Life Benefit	Employee (age 17-70): \$100,000 Spouse: \$25,000 Children: \$10,000
Accidental Death Benefit	Pays an additional 100% of the Life Benefit if due to an accident

PLEASE NOTE

If two employees are married to each other, you cannot have dual life coverage on one another nor can both employees have dual life coverage on children.

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Hospital Indemnity Plan

This plan is designed to pay you a lump sum benefit should you have to be admitted into the hospital for any reason. You can also add coverage for your spouse and children.

Hospital Indemnity Plan Highlights		
Hospital Admission	\$1,250	Inpatient admission into the hospital including pregnancy
Hospital Confinement/Day	\$200	Pays for every day remain inpatient up to 15 days per year

**Additional Benefits: \$50 Confinement Benefit for Newborn Nursery Care,
\$100 Inpatient Rehabilitation Benefit**

Enrollment Tier	Monthly Deduction
Employee Only	\$10.29
Employee + Spouse	\$28.06
Employee + Child(ren)	\$17.43
Employee + Family	\$35.20

Critical Illness Plan

Critical Illness insurance is designed to assist with financial obligations by helping to pay the costs associated with being diagnosed with a critical illness. Members would pick a benefit amount of either \$10,000, \$20,000 or \$30,000. If you are diagnosed with a critical illness the plan would pay up to 100% of the lump sum benefit chosen based on the condition. Benefits are also available for your spouse and eligible children.

Rates are based on factors such as:

Age

Amount of Coverage

Tobacco/ Nicotine Use

**A Call Center Benefits Counselor will supply
you with your specific rate.**

Voluntary Critical Illness Plan Highlights

Condition	% of Benefit
Heart Attack	100%
Stroke	100%
Coronary Artery Bypass	50%
Alzheimer's Disease	50%
Non-Invasive Cancer (in situ)	25%
Major Organ Transplant	100%
Loss of Sight, Speech and/or Hearing	100%
Invasive Cancer	100%
Skin Cancer	5%
Kidney Failure (End Stage Renal Disease)	100%